Entered 07/10/16 00:29:11 Case 15-24535-JNP Doc 26 Filed 07/09/16 Desc Imaged Certificate of Notice

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue, Suite 406 Westmont, NJ 08108 Main Phone: 609-250-0700 dcarlon@kmllawgroup.com

Attorneys for Secured Creditor Lakeview Loan Servicing, LLC

In Re:

Nicholas Castellano,

Debtor.

Page 1 of 3

Order Filed on July 7, 2016 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: <u>15-24535-JNP</u>

Adv. No.:

Hearing Date: 6/21/2016 @ 10:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: July 7, 2016

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

(Page 2)

Debtor: Nicholas Castellano Case No: 15-24535-JNP

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Lakeview Loan Servicing, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at52 Heron Way, North Cape May, NJ 08204, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Victoria Steffen, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 15, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 2016 through June 2016 for a total postpetition default of \$7,891.50 (5 @ \$1,578.30); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtors are to cure the balance of the post-petition arrears in the amount of \$7,891.50 by sending a lump sum payment to be received no later than June 30, 2016; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume July 1, 2016, directly to Secured Creditor care of its servicer, M&T Bank, P.O. Box 62182, Baltimore, MD 21264 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Case 15-24535-JNP Doc 26 Filed 07/09/16 Entered 07/10/16 00:29:11 Desc Imaged

Certificate of Notice Page 3 of 3 ted States Bankruptcy District of New Jersey

In re: Nicholas A. Castellano Debtor

Case No. 15-24535-JNP

Chapter 13

CERTIFICATE OF NOTICE

User: admin District/off: 0312-1 Page 1 of 1 Date Rcvd: Jul 07, 2016 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2016.

db +Nicholas A. Castellano, 52 Heron Way, North Cape May, NJ 08204-4432

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2016 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2016 at the address(es) listed below:

on behalf of Creditor Lakeview Loan Servicing, LLC Denise E. Carlon bankruptcynotice@zuckergoldberg.com, dcarlon@zuckergoldberg.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joshua I Goldman on behalf of Creditor Islandingtrustee.com

on behalf of Creditor Lakeview Loan Servicing, LLC jgoldman@kmllawgroup.com, Joshua I. Goldman bkgroup@kmllawgroup.com

Victoria A. Steffen on behalf of Debtor Nicholas A. Castellano vsteffen@verizon.net, G30369@notify.cincompass.com

TOTAL: 5